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## **Transnational habitus at the time of retirement**

Minna Zechner

### **Abstract:**

International mobility requires the shifting of bodies across places, through life courses and stages, creating individual and collective experiences that become taken for granted. They are habitus, which is the durable deployment of an individual's body in the world, as well as a scheme of perception, thought and action that is present throughout life, including retirement. This study asks what kind of transnational habitus is visible in the narratives of interviewed older adults at the time of retirement. The answer is sought by analysing life stories of mobility from older adults who live or have lived abroad for several years. The multilocal transnational habitus of interviewees rests on their desire to maintain their mobility when retired. However, both their physical and mental international mobility are at risk when faced with an ailing body and mind, and policies allow and restrict the transferability of benefits and accessibility to services.

**Keywords:** Habitus, transnational, retirement, migration, life story, social field

## **Transnational habitus at the time of retirement**

Minna Zechner

In this article I study the pre and post retirement plans and realisations of older adults who, at some point of their life, have spent several years in a foreign country, which is different from where they were born and where they grew up. These experiences of international mobility are part of their life story and incorporated in their habitus which is a product of person's history, social position, perception and symbolic mastery (Bourdieu 1977). As data, I use mobility life stories, where eight interviewees explain the major international moves and mobilities in their lives. Interviewees are ethnic whites with western origin aged 60 and over, their international migration was voluntary and their social status could be described, based on their education, income and style of life, as middle class. The past, present and future ways of being can be described as transnational which refers to relationships, activities, affiliations social formations spanning nation-states (Vertovec 2009, 2).

International mobility has required shifting of bodies from one location to another but not only across places but also through their life courses and stages, creating histories that are both individual and collective (see Gardner 2002, 1). I look at their histories as an entity since the experience of international mobility, life spent abroad, has become taken-for-granted knowledge of being (see Thibodaux 2005) and it is likely to influence choices related to retirement. Who we are is influenced by the bodily relationship to the outside world, the role of the body in identity construction is essential (Easthope 2009, 66, 73).

Habitus is the durable organisation of individual's body, and its deployment in the world and thus connected to the everyday lives of individuals (see Allan 2007, 416). Habitus, however, is not only a bodily feature, but schemes of perception, thought and action (Bourdieu 1989, 14). Advanced age is for many also the time of retirement, which is considered as one of the most important later life status transitions (Szinovacz 1980). For many migrants or transnational individuals, it is also a likely point to consider the move back (return of retirement) or the move out (retirement migration or lifestyle migration). So simultaneously when the relation to one's body changes both physically (bodily ailments) and societally (being retired) they may re/consider the place of residence, international mobility and immobility. The problematic nature of these choices relate to ageing bodies and their everyday needs and to the inherent inability to be bodily present in more than one location. The embodied experience of ageing often has to do with bodily decline which in turn influences decisions concerning international mobility.

Studies on international mobility of retired individuals have created various categories to call the for. Return of retirement or return migration of pensioners refers to retired migrants who decide to return to their place of origin, notwithstanding the reasons for migration (Gmelch 1980). Retirement migration again is a concept used to describe the seasonal or permanent move of retired and in many cases, affluent individuals (Warnes 1991). Finally, lifestyle migration is defined as the migration of rather affluent individuals, moving temporarily or permanently to places that for various reasons signify for the migrants quality of life (Benson and O'Reilly 2009). Lifestyle migration is a possibility for older adults (see Haas 2013) as part of the reflexive project of the self (Hoey 2005) albeit the field of possibilities is always limited by structures, dispositions (habitus) and capital (Bourdieu 1984, 110).

The question that this article addresses is how the experiences of international migration and mobility or transnational habitus is inscribed in the retirement plans and realisations of

interviewees. The article proceeds so that first the data and methods are explained, then the topic of habitus is discussed and the rest of the article focuses on describing the results of the analysis and the conclusions based on it.

### **Analysing Mobility Life Stories**

This study is based on seven interviews with six women and two men. Interviews were done individually, except one where a couple participated. Interviewees' ages fall between 60 and 87 and five of them are already retired and the rest are working. All but one have university level education, one interviewee is single and has no children and two interviewees do not have grandchildren. Interviewees were found through personal networks and snowballing with the criteria that they are aged at least 60 and they have lived abroad at some point of their life for several years. Interviews were conducted in December 2014 and January 2015 in Finland and one via the internet from Finland to the United States of America.

The table one below shows essential information on the interviewees age, gender, family relations and years lived in different countries (table 1). Selection of interviewees was purposefully done so, that it does not represent certain nationalities or directions of migration and international mobility. Instead, this research seeks to challenge the bifocality that is present in many studies on migration, where central notions are sending and receiving countries, or homes here and there (see for example Gardner 2002). Here the starting point is transnationality and the possibility of multiple, more than two, belongings based on often not only countries of residence or attachment. Additionally the aim was to include individuals whose international migration or mobility has taken place at differing stages of life, not for example only those who migrate when retired already. I believe there are commonalities in the habitus of those middle class migrants in how international migration and mobility is built into the life stories and to plans and realisations of retirement.

Table 1: Interviewees' age, gender, family status, birth country, countries of longer residence and the time they moved where they lived at the time of interview.

<b>Age</b>	<b>Gender</b>	<b>Family relations</b>	<b>Birth country</b>	<b>Years in countries of residence (min. year) and time of return</b>
68	F	Married, German husband living in Germany	Finland	44 years in Germany, returned in Finland (2010)
63	F	Single	United States of America	2 years in United Kingdom, 35 in Finland where still lives (since 1979)
60	F	Married, German husband	Finland	19 years in Germany, returned in Finland (1993)
76	F	Widowed, husband was Finnish	United Kingdom	1 year in Switzerland, 1 year in Australia, 52 years in Finland where still lives (since 1962)

68	M	Married, wife Finnish	United States of America	42 years in Finland, 1 in Denmark and Israel, lives in Finland (since 1972)
63	F	Widowed, husband was American	United States of America	26 years in Finland, returned to United States (2014)
87 and 84	M and F	Married, both American	United States of America	13 years in Finland where still living (since 2002)

Interview questions included background information (for example age, citizenship, education, income level, occupation, employment and family members), the times and reasons for living abroad from past until present and a number of questions related to retirement (timing, where to settle and why for example). Questions were open and interviewees were encouraged to tell their stories as they wished thereby allowing them to create meanings and bring fore interpretations on the events they recounted (see Holstein and Gubrium 1995). Based on interviews mobility life stories were generated and I use them to interpret overt and covert meanings of retirement and international mobility or migration (see Bertaux and Kohli 1984).

The thematic life stories were built around the topic of international migration and mobility, so that extended stays abroad were mapped and also shorter international and national trips were discussed. The stories spanned from childhood experiences until present and the major moves of the children of the interviewees were also covered. Mobility life stories make visible how migration and mobility are built into the present stage of life. Individual mobility life stories bear a double significance so that they display personal and individual meanings while they are also cultural artefacts arising from particular social and cultural contexts (Chamberlayne and King 1996, 97–98). These stories thus have the potential to manifest parts of the transnational habitus of the interviewees.

The analysis of mobility life stories is influenced by narrative methods. First I mapped, literarily with mind maps, the major events in each life story. Major events were not necessarily the ones that seem essential looking from the outside, but the ones that attracted thick descriptions. They can be epiphanies that are crisis, problematic experiences of surprising turns in the life of an individual. In life stories epiphanies often are turning points, points of important changes and moments of realisations (Denzin 1989). If not epiphanies, the major events were episodes, small events that contain detailed descriptions and visualisations (see Brewer 1986). Analysis thus emphasises the interpretations and meanings that the interviewees themselves put in mobility and migration as part of their stories and choices related to retirement.

The following topics attracted thick descriptions in the mobility life stories, although they were not present in all stories: care for older persons, deaths of close ones, friends, health care services, income, illnesses, studies, employment, marriage and traveling. Instead the following four topics, which I shall present in the following sections in this order, were present and thoroughly discussed in all mobility life stories: the beginning of mobility or international migration; children and/or grandchildren; language and culture and finally retirement-related matters. Before getting into these topics I however elaborate on the transnational habitus.

## **Transnational Habitus**

Pierre Bourdieu's (1989, 14) theory of human social practice gives equal weight to structure and agency so that in the social world there are objective structures notwithstanding the consciousness and will of actors, who, in turn are able to guide and constrain their practices. Theory emphasise the subjective side of actors, albeit also the subjective side is structured in terms of 'schemes of perception, thought and action' (Bourdieu 1989, 14) which he calls habitus. Central to the concept of habitus is the internalisation of social expectations and value systems and their incorporation into bodily dispositions (Kelly and Lusi 2006, 834). Body and its' relation to the physical world, again is essential in identity construction.

Habitus can be seen as the part of the society that lives in the individual (incorporated history) and field represents social structures (objectified history). There are tensions and dialectical relationship between habitus and field (Bourdieu 1990, 66). Fields are delineated by sets of connections among objective positions that may be filled by individuals, groups or organisations and especially the relationships among and between these positions are important (Allan 2007, 420). For example European Union can be seen as a field, with objectively linked parts or bodies with relationships that are sites of active practices. Fields are constantly changing, but they are related to capitals that are present in all fields, but with different weight.

The four forms of capital in Bourdieu's (1986, 243) theory are economic, social, symbolic and cultural. Economic capital is determined by wealth and income and it influences strongly the levels of other capitals that individuals possess. Social capital is found in the networks and connections that the individual is set within and can be mobilised to generate advantages or benefits (Bourdieu 1986, 249). Amongst retirement migrants, for example useful social capital may be those who are already residing in the area where the migrant plans to settle for retirement. Symbolic capital is the capacity to use symbols to create or consolidate physical and social realities (Bourdieu 1990, 166). Objective categories and structures, such as migrant, ethnicity and gender, are generated through symbolic capital, which is power to construct reality.

The fourth type of capital is cultural, which refers to informal social skills, habits, linguistic styles and tastes. Bourdieu (1986, 243) distinguishes three kinds of cultural capital. Objectified cultural capital contains the material goods such as books and artworks. Institutionalised cultural capital includes certifications, diplomas and degrees that officially acknowledge the possession of skills, knowledge and abilities. Embodied cultural capital is something that partly makes the habitus of an individual. It is lived and expressed through and by the body and is manifested in taste. Taste is strongly influenced by social class, those who recognise and follow the similar cultural code regarding for example traveling, clothing and housing.

A key feature of these forms of capital is that they are contingent, in the sense that their valuation is determined within a particular social and spatial context (Kelly and Lusi 2006, 834) and this is an important notion when studying transnational activities. In some studies (transnational) habitus is seen as place-specific (see for example Bauder 2004), while others emphasise the transferability of habitus (see for example Kelly and Lusi 2006). International mobility puts individuals in situations where the capitals they possess may lose or gain importance at differing times, places and life stages. Individuals also have, through international mobility, possibilities to gain various capitals,

learn how to use them in various fields and thus develop a transnational habitus. Next I analyse the beginnings of the interviewees' mobile lives.

### **Beginnings of Mobile Lives: 'This Possibility was Meant for Us'**

There was variation in how and at what stage of life the interviewees migrated internationally. Most of them had done the so called big move during their youth, but a North American<sup>1</sup> couple had moved to Finland several years after retirement, an American woman returned to United States of America from Finland at the brink of retirement and a Finnish woman returned to Finland few years after retirement. However, the chronological distance or numbers of big moves did not seem to fade the intensity of telling about it.

Some of the stories focused on the actual events and circumstances leading to the act of moving. For example an American couple had been to Finland shorter periods of time as exchange students and for some teaching. The husband of the interviewee was musician and he was asked over to Finland to discuss a possibility to teach there: 'life plays tricks on you sometimes, everywhere we went we saw musicians'. He was offered a job, however, it was not possible for them to live on one salary. They needed to find a job for the interviewee as well. During the last day in Finland the husband met some Americans already living there and they discussed the need for another job. One of the Americans living in Finland asked what is the occupation of the interviewee and when told his

... eyes opened wide, he said we have a temporary lectureship for next year. The deadline for applying is on Tuesday. Do you think you wife might be interested? So I sent a telex, back in those days, with my application. And low and behold: we had too jobs. So we just, just made the leap.

These events took place in the 1980's when internet and video phone calls were not common. There was need for the husband to be physically present in Finland to discuss the employment possibilities and to encounter face to face other musicians and American individuals in order to arrange their future everyday life. He physically felt the coldness of Finnish February weather and shook hands with other Americans who had already migrated to Finland. He acted in the field of Finnish immigration policies and employment market. He was using his and the interviewee's institutional cultural capital of degrees to gain access to jobs in Finland. He had social capital, fellow musicians, met during the earlier visits to Finland. The story reflects the habitus of the couple, educated professionals who needed two jobs to make a living and willing to migrate to Finland albeit they did not see migration as natural part of their identities: 'it wasn't a natural thing for us that we would just suddenly go to Finland, because we lived in Australia last year, and we wanted to try Botswana next year. That wasn't part of our history.' Living in Finland, was, however already part of their history and their habitus.

For some of the interviewees recounted migration and international mobility as part of their identity and everyday life due to their interest in other cultures, or dislike towards their own: 'I was interested in other people's points of view of life. Not just the English one. Because I was born just before the war and all this patriotism and hating other people. I didn't quite like it.' There was a need to experience different kind of living and views to the world, as the Finnish interviewee put it: 'I always wanted to sail bigger seas, so that it wouldn't be so small and family-oriented<sup>2</sup>.'

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<sup>1</sup> All American interviewees are from United States of America, I call them American from this point on.

<sup>2</sup> Finnish excerpts are translated by the author.

Identities are partly constructed through difference, through identification of the other that may be seen as desirable or undesirable (see Said 1979). Encounters with difference gives migrants and transnational individuals the possibility to face new circumstances, experiences and situations where there is need for rethinking and reassessing the ways to deal with issues arising in their everyday life (see Mason 2004). These experiences give fuel to identity construction and allows to shape the habitus. Next topic concerns children and grandchildren.

### **Children and Grandchildren: ‘If you Travel with Your Children, They Seem to Keep the Travelling Mood’**

Children and grandchildren are important points of reference for interviewees and I shall return in relation to retirement. A Finnish interviewee who lived 19 years in Germany noted that ‘If you travel with your kids nowadays, or during the last 20 years have traveled with them, they seem to keep the travelling mood.’ Children grow up seeing international mobility, if not migration, as a normal part of life. As adults, they tend to keep on moving. Indeed several stories were told about children being exchange students and working and studying abroad. It may be safe to say that international mobility was built in to the transnational habitus of these children (see also Carlson 2012). It has been claimed that previous generations, in the ever-changing world, are not any more able to provide a ready template for the identity construction of younger generations (White and Wyn 2004, 184). Here interviewees seem to be able to pass on at least the possibility of change, change of place and transnationalism as part of their everyday life and identity building (see also O’Reilly 2002).

Engaging children with the mobile life of their parents may also be a source of guilt to their parents. Learning languages, seeing and going after opportunities across the globe is a kind of inheritance that interviewees portray as having passed on to their children. This inheritance has a price tag in it as children may need extra efforts in learning two or more sets of values, languages, habits and customs (see Fuligni & Telzer 2012) and getting used to different climates and foods. These new ways of living have evident consequences to the corporeal existence and everyday life of their children moulding their habitus and for example tastes for food as an example of cultural capital. Growing up with Finnish rye bread instead of American peanut butter and jelly sandwiches leaves traces to the identities of children and influences their tastes or embodied cultural capital.

The ‘inheritance’ may also go the other way around as with the American couple who moved to Finland after retirement. Their son was an exchange student in Finland 40 years ago and has been since then living on and off in Finland: ‘I would say he fell in love with Finland, very much. The host family he fit in so nicely and they kept telling us that he was learning the language so fast.’ At some point he married a Finnish woman, started a family and settled in Finland. The parents (interviewees) have been visiting in Finland and the son and his wife encouraged them to move to Finland as well. What has often been neglected in migration studies are the contributions that children and youth in immigrant families make to the adaptation and adjustment of immigrant families in the new home country (Fuligni & Telzer 2012, 182). This could be also seen so that in this family the son influenced the parents the identities of parents to match the idea of migration and international mobility. He has also been essential in assisting their everyday life and helping to learn to live in Finland.

### **Language and Culture: “We’ve Never Really Been Abroad”**



The above mentioned interviewees were aged over 70 at the time of the big move, proving that change of habitus is possible at all ages and at all stages of life even if they stated that ‘we’ve never really been abroad’ before the big move. However, interest for languages and different cultures are common topics in these mobility life stories. An American man who has lived 42 years in Finland and has a Finnish wife, noted: ‘The children from multicultural marriages tend to end up with children from multicultural marriages. I mean they just have so many things in common right away, not quite fitting in exactly.’ He is referring to some kind of shared experiences that the children from multicultural marriages have and that could be interpreted as shared transnational habitus. This is likely to require more similarities than the mere experience of living in different countries or having parents of different nationalities, for being a refugee or a university professional in Finland are likely to form different kinds of identity construction material. Here the notion of third culture kids may be useful. They are people who have spent at least part of their childhood in a culture different than their parents’. They are seen to blend their ‘home’ culture with the culture of the world around them (Pollock and Van Reken 2001). I wish to underline that cultures are often not residing in certain place or location and identity is not dependent upon a given culture but the outcome of shifting positions (see Gardner 2002, 9).

Interviewees are also very much aware that different habits and cultures are not only a source of joy, but they also bring discomfort and feelings of inadequacy when for example language skills are not acquired as intended. The American couple that migrated when retired noted that ‘In fact, if we had known how difficult it was, that might have influenced us not to come.’ The interviewees were faced with the identity component of not so proficient language learner. Even if it is possible to manage in English in Finland, not knowing the language leaves certain doors closed thus making it difficult to act in certain fields in Finland. For example they mentioned voluntary work as somewhat inaccessible due to lacking skills in Finnish. Here also the differing meanings of ageing and retired individuals becomes visible. Interviewees assumed that volunteer work of older adults is rare in Finland, although it is common (Leinonen 2007).

A rather different feel for languages is presented by the Finnish woman who lived in Germany for 44 years: ‘I have always felt that a foreign language sort of sets the person free. I am a different person when I speak English and when German.’ Different languages allows her to play with identities and make use of the vast array of cultural capital in her possession. When investing in language, individual intentionally acquires a wide range of symbolic and material resources enhancing various capitals, identity and desires for future (Norton 2000, 10). This in turn, when connected to international mobility or migration, nurtures the possibilities for changes in habitus.

Yet, in parallel to change, also continuity and stability are present in mobile life stories. The British interviewee who has been living in Finland for 52 years noted that ‘Finnish way of life was difficult at first and still always is a little bit.’ The Britishness never leaves: ‘You know when you travel abroad it’s always a kind of feeling that your own identity is still in the old country, I think. But still I’ve quite liked Finnish life and attitude to world. It’s a small country, so it has a different view of the world.’ She connected her habitus and identity formation with British history, where for example colonising activities and being at the winning side of the Second World War were essential factors contrary to the Finnish history. These notions show how the objectified history becomes incorporated history inscribed in our bodies and minds, in habitus.

The following extract shows, how individuals are aware at the level of everyday activities, of the differences that important in identity construction in distinguishing what I am and what I am not. No matter where one lives, there are always issues that annoy and irritate:

Sometimes when you are living in another culture you have to complain about things. You have to let off steam. I have seen the difference between the people who live abroad and constantly complain about everything, and they have no business of being abroad if they have been unhappy for 16 years. They should have gone back at least 10 years ago. (American who has lived 2 years in U.K and 35 in Finland)

Interviewees are very much aware of the cultural and habitual differences that make the life of a migrant both rich and annoying. Their habitus includes experiences, skills, knowledge and orientations of individuals who are able to familiarize themselves with other cultures, languages and habits (see Werbner 1999). They have the ability to recognize different fields and they possess a wide variety of cultural capital and are able to use it adequately and even play with it by making fun of the variation and differences. Peter Kohn and James Rosenau (2002, 114) talk about transnational competence that enables individuals to participate effectively in activities that transverse national boundaries (Koehn and Rosenau 2002, 114). These competences may include analytic, emotional, creative, communicative and functional competences, each of them helping to create a sense of openness and mutability (Koehn and Rosenau 2002; Vertovec 2009, 72).

Besides languages, customs and habits, also citizenship was an important topic to discuss in mobility life stories. Since many interviewees had experiences of living abroad from past decades, they brought fore recollections of times when being a foreigner was more difficult than now: 'You definitely knew that you are a foreigner (Ausländerin in German) and this word like migrant (Migrantin), these words came much later'. In her example being a foreigner was demonstrated by the very inconvenient work schedules that tied the low-skilled migrant labour to work from morning until evening, which was felt in the bodies of migrants. This was an only example that the interviewees told resembling labour migration, although the main motivation according to the interviewee was to learn languages. An American interviewee living in Finland since 1972 told about the citizenship of his children:

Finnish law said they had to be American and there was no choice about it, even if their mother was Finnish and they were born in Finland. But that was changed in the mid 70's. So they became Finnish citizens right away, but they are still both American citizens.

The recollections of the past regulations and legal frameworks show how the fields (labour market, migration policies etc.) where interviewees act, are changing and these changes are reflected in the everyday life of interviewees, for example what is possible to do as a citizen or a migrant worker. When citizenship or rights of residents are seen as an embodied category, involving concrete people, who are differentially situated in terms of gender, class, ethnicity, sexuality, ability, state in the life cycle and so forth, then citizenship has different layers that affect people simultaneously and in different ways (see Yuval-Davis 1999). Now it is time to explore the plans and realisation of retirement.

## **Retirement: "I'm Just Afraid of the Day When I Have to Decide"**

Retirement is the time of life when the ties of employment loosen up, at least for those who are covered by pension schemes. Those interviewees who are not yet retired, consider the issues of when to retire and what are the pros and cons in working, and how the pension levels will be. The retired interviewees give to the actual point of retirement less attention and tend to focus more on issues of mobility and immobility. People have then more time and some also more possibilities to plan a possible move somewhere else as the link between income and place of residence becomes weaker (Klinthäll 2014, 22).

since The meaning and level of economic capital become more important when entering the new life stage of retirement as pension levels tend to be lower than salaries and international mobility and migration require funds. Retirement time tends to bring fore the impact of social policies since pensions, health care, care for the elderly and at times also child care become ever more important in people's lives. Some choose to move back to their birth country, others ponder their place of residence through the connections they have to various places.

The possibility of a big move, when retired, is lurking in the minds of many interviewees:

I have never thought I am here for the rest of my life. I would hope to be able to go back and forth as long as possible, and I have always dreaded that day when I realise I can't do it anymore. (American who has lived 2 years in U.K. and 35 in Finland)

Even if there is no intention to actually move or migrate, being mobile is very much desired, built into the transnational habitus. Those whose family members and other close ones are geographically far away are especially concerned. Malene Freudendal-Pedersen (2009, 10) has noted, when studying mobility in everyday life, that mobility is seldom reflected upon, although it plays an important role in potential and possibilities that individuals have in creating the good life, or the kind that reflects oneself. Being able to drive to shopping mall, taking the stairs up to bedroom or having a walk in the woods are common activities that require mobility in the short distance and the short distance mobility is needed in order to be mobile internationally, getting on planes and trains for example.

The bodily decline that is likely to await when becoming older shall influence everyday life of transnational individuals. In Bourdieu's theory of practise there could be, in addition to economic, social, symbolic and cultural capital, a form of capital that reflects physical abilities of an individual: physical capital. Even if the concept of habitus rests on the idea of body's deployment in the world, the functioning of the body is not problematised. Yet, the possibilities and abilities to act in different fields and make use of other capitals may change when the body becomes frail, ill, disabled or starts to need care. At least in relation to transnational habitus, previously mobile life needs changing, but it is possible as with the big moves, also illnesses and disabilities can in time become incorporated in the habitus, in the individual's history, memories and ways of being (see Bourdieu 1977; Thibodaux 2005).

Interviewees are aware how straining long distance travel can be and some interviewees also have faced various illnesses that may hamper their mobility: 'London is kind of my great love, but nowadays I am not up to traveling there any more, except in my thoughts.' When bodily decline limits travels, taking international mobility from her everyday life, she is able to recourse to the embodied cultural capital collected during the years when she was able to travel and spend time in London.

This Finnish interviewee had done her third big move from Germany back to Finland, even though she stressed that ‘I have always said that I never move back to Finland.’ Having three big moves in her life story, From Finland to United Kingdom, from United Kingdom to Germany and from Germany to Finland, she has several places of attachment that contain personal, embodied experiences and memories from everyday life at various stages. The birth of a grandson was a decisive factor that made her change her mind and return to Finland: ‘For me it is people who are important, not so much the place. If they lived in Timbuktu, I would have then moved there. It had nothing to do with Finland as such.’ Notions of belonging, locality or community do refer both to a demarcated physical space and to clusters of interaction (see Gupta and Ferguson 1992, 8), therefore a location itself did not induce the move but the social ties and the possibility of meaningful interaction.

Non-resident members of the family constitute an important part of individual’s social capital that can be seen as location-specific capital that is essential especially at certain stages of life. Interviewees have relatives and close ones in various places, not only in their countries of origin and countries of present residence. Hence transnational life-worlds and places of attachment are expanded by the mobilities of their children and other close ones. The need for support of younger generations rather than the older generations seems to be the main determinant of the residential distance between adult children and the interviewees (see also Michielin and Mulder 2007). The above-mentioned Finnish interviewee who returned from Germany to Finland did mention that her son has promised to look after her until the end. The primary motivation may have been to sustain the close ties between the grandmother and the grandson, but the present and future needs for care were also influencing the decision to move.

None of the interviewees were willing to move to some place where they do not have any attachments: prior places of residence, children or other family members. None of them had purchased a second home for holidays or as a possible place for retirement. Second home ownership, seasonal migration and long-stay international tourism may constitute the first step towards permanent migration (Williams et al. 1997) but for interviewees this was not the route to the possible big move. The envisioned moves did not resemble lifestyle migration, although people envisage themselves in places that are seen more or less suitable for their age (Gardner 2002, 21).

Especially the American interviewees saw many obstacles in returning to U.S.A.: ‘It gets complicated, once you have lived outside United States, to go back to United States as far as taxes, administration and stuff like that.’ The recent changes in American health care policy are extremely important for them: ‘Once Obama-care passed, I was, I’m able to get health insurance and that would be, that might have been a showstopper.’ A decisive factor that made the move back to United States of America possible was the Affordable Care Act (known popularly as Obamacare), which is a policy reform that ensures that all legal American residents have a health insurance (HealthCare.gov) regardless of their income levels. The field of American health care insurance system had changed and the symbolic capital was used by the president Obama who was able to push the reform through despite resistance. In Finland, where the interviewee lived for years, health care is based on publicly arranged national insurance that covers all permanent and legal residents and it is funded through taxation and user fees that cover around eight per cent of the service expenses (THL 2014). Not having a private health insurance to take along from Finland, Affordable Care Act made it possible for her to afford health care in United States. This was essential since she had suffered from cancer and she will need medical follow-ups and possible treatments later on.

Affordable Care Act expanded the economic capital for those of American origin since in case of return, they would be able to use their money on other things than health care insurances.

In addition to health care also income level in retirement was often discussed. Interviewees are not specifically concerned over their income albeit they are aware that pensions are lower than salaries. For one of the widowed interviewees money was concern for some time: 'I was really afraid when I first retired, how would I manage you know? I didn't really know what the cost of living was really like. You know because my husband was taking care of it.' This excerpt shows the gendered side of habitus, where economic matters were the domain of masculine actor. Economic capital is important also in care for the elderly and the possible future needs for care did come up as a topic.

The unwillingness of becoming a burden to significant others was mentioned: 'I have this feeling that I would sort of like to be in the States where my family is. That somehow they could help me more than being a burden on some friends.' Need for care seems to have in the eyes of the interviewees as something that can drain both the economic and social capital. Three out of seven interviewees mentioned that they need some help in their daily life, mainly shopping, small repairs and dealing with paper work. For the others care needs were not yet focal issues. There has been research on the notion of care capital, as one form of capital especially in the lives of older adults in need for care (Anttonen and Sipilä 2006).

Finally there was thinking and talking around death: '...maybe I just have to be here. I just hope that I drop dead one day so I don't have to worry about these things.' With these things she meant need for and cost of health care and social care that may arise with the rising age and ailing health. An awakening experience for one interviewee was reading the major Finnish newspaper one day:

I opened up the Helsingin Sanomat and there was a big obituary for this person. And I thought oh my god, I know her! And I thought she had gone back to U.S. with her family. I had no idea that she had come back to Finland, had divorced. Her children and husband had gone back to U.S. years ago and she had been in Finland all that time. And then I read the obituary, she was just a year older than me. You know, she died at a hospital and I knew she died alone.

The downside of transnational habitus is, with the globally dispersed social capital, the possibility or a risk of spending the end of life far away from family members and other close ones. This revelation triggered the plans for the big move. The issue of death has not attracted very much attention in studies on migration (see however Ackers and Dwyer 2002, Oliver 2008), not even studies on care for the elderly. Many older migrants wish that their remains are close to their children in the country where they live or in the country of origin (George and Fitzgerald 2012, Percival 2013, Stefansson 2004).

## Conclusions

Interviewees built in many ways a picture of specific group of people who have international mobility high on their agenda and who possess many kinds of capitals that are useful in making it happen, at various stages of life. Interviewees stayed in the Western world where the capitals they possess generally hold their value. An example of this could be institutionalised cultural capital of university degrees that most of them had. On the other hand, if language skills are seen as cultural capital, the American couple who migrated to Finland when retired, had rather small amounts of it.

They also faced a side of identity that was new to them: being not very competent in learning a new language. This revelation was also influencing their everyday life in Finland, making them somewhat dependent on their son whose Finnish is fluent. Not being able to speak Finnish may cause difficulties in the future, to be bodily and physically felt, if there are needs for social and health care services.

These qualities and resources are part of their transnational habitus, inscribed in the bodily existence and shaping and being shaped by their everyday lives. Transnational habitus was traceable in the retirement plans and realisations at least as a wish to be internationally mobile, being able to travel. Interviewees are painfully aware of the limitation that time and ageing inevitably bring to international mobility. Therefore they wanted, or at least they felt the need, to make the decision where to reside in retirement. This decision was for many rather difficult due to their attachments to many places, either through their children, other relatives or friends, or for the reasons of having lived in those countries at some stage of life.

I have intentionally tried to break the migrant categories that are present in many studies on migration and transnationalism, such as lifestyle migrant or retirement migrant, in order to include different kinds of mobilities, both international travel and migration. Many kinds of international mobility may affect the habitus of an individual. Returning to the migrant categories, it became evident that interviewees are aware of the consequences that changes in them cause in their everyday life. These changes are put into force mainly through laws on migration and to some extent also in social policies that include and exclude transnational individuals from benefits and services.

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